



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name CUSTOMERS BANCORP, INC

City/State WEST READING, PA

Bank Holding Company Information

Federal Reserve District: 3

Consolidated Assets (\$000): 19,178,118

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

CUSTOMERS BANCORP, INC
701 READING AVENUE
WEST READING, PA 19611

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Summary Ratios

	03/31/2022	03/31/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	19,153,132	18,495,540			19,186,758			15,565,125			10,662,249		
Net income (\$000)	76,761	36,595			314,647			132,578			79,327		
Number of BHCs in peer group	134	133			130			128			125		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.44	2.55	93	2.88	2.67	63	3.58	2.60	93	2.60	2.77	31	2.61	3.01	26
+ Non-interest income	0.47	0.97	23	-0.13	1.13	1	0.23	1.04	4	0.51	1.21	20	0.74	1.32	26
- Overhead expense	1.54	2.18	11	1.37	2.28	5	1.53	2.17	10	1.71	2.57	13	2.17	2.69	23
- Provision for credit losses	0.33	0.04	89	-0.09	-0.12	44	0.14	-0.09	96	0.40	0.51	35	0.23	0.15	73
+ Securities gains (losses)	-0.02	0	6	0.51	0.01	97	0.16	0.01	98	0.13	0.02	96	0.01	0.01	67
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	2.01	1.35	89	2	1.78	67	2.31	1.66	87	1.14	1.04	55	0.96	1.56	9
Net operating income	1.60	1.03	91	1.61	1.36	72	1.85	1.26	91	0.85	0.81	49	0.74	1.19	12
Net income	1.60	1.02	91	0.79	1.35	11	1.64	1.26	82	0.85	0.82	48	0.74	1.19	12
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.93	2.96	92	3.58	3.18	72	4.19	3.06	94	3.63	3.55	53	4.60	4.41	65
Interest expense	0.40	0.20	88	0.63	0.29	92	0.51	0.25	88	0.93	0.52	89	1.85	1.08	88
Net interest income (tax equivalent)	3.53	2.75	93	2.95	2.88	52	3.68	2.80	93	2.70	3.01	24	2.75	3.33	23
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.21	0.09	82	0.32	0.16	80	0.22	0.11	80	0.40	0.27	75	0.08	0.21	34
Earnings coverage of net loan and lease losses (X)	15.41	38.54	45	7.13	25.70	27	13.87	39.72	35	4.36	22.91	20	16.16	24.40	53
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.04	1.20	37	0.80	1.49	10	0.95	1.23	25	0.92	1.58	12	0.59	0.83	30
Allowance for loan and lease losses / Total loans and leases	1.04	1.17	38	0.80	1.47	10	0.95	1.20	29	0.91	1.55	12	0.56	0.81	28
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.31	0.47	34	0.30	0.70	14	0.34	0.49	33	0.45	0.71	31	0.22	0.57	13
30–89 days past due loans and leases / Total loans and leases	1.12	0.32	94	0.18	0.33	29	0.18	0.32	36	0.18	0.39	22	0.34	0.43	48
Liquidity and Funding															
Net noncore funding dependence	-0.59	-1.97	55	35.65	-0.51	95	6.21	-2.33	79	40.82	3.20	95	28.52	14.45	84
Net short-term noncore funding dependence	-1.80	-6.65	65	15.34	-6.88	96	4.45	-7.71	88	13.18	-4.76	90	21.29	3.38	91
Net loans and leases / Total assets	72.62	59.31	82	84.45	60.99	98	73.69	58.67	84	85.08	61.58	98	86.75	63.77	98
Capitalization															
Tier 1 leverage ratio	7.72	9.06	17	8.48	9.15	35	7.41	8.98	15	8.60	9.13	37	9.26	9.76	41
Holding company equity capital / Total assets	7.18	10.29	7	6.26	10.72	3	6.98	10.71	4	6.06	11.16	2	9.14	12.43	13
Total equity capital (including minority interest) / Total assets	7.18	10.40	5	6.26	10.85	2	6.98	10.82	3	6.06	11.29	0	9.14	12.57	9
Common equity tier 1 capital / Total risk-weighted assets	9.89	12.21	15	8.77	12.57	1	9.98	12.42	17	8.08	12.38	0	7.98	12.17	0
Net loans and leases / Equity capital (X)	10.11	5.82	96	13.49	5.73	99	10.56	5.53	97	14.04	5.58	99	9.49	5.21	96
Cash dividends / Net income	2.43	33.45	10	9.27	23.13	23	3.72	28.27	11	10.59	42.30	14	18.23	33.12	24
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	0.97	9.35	20	58.03	16.49	94	6.20	10.50	35	60.05	16.68	95	17.16	9.26	81
Equity capital	15.87	4.03	82	23.23	9.13	85	22.30	7.46	88	6.11	6.99	51	10.03	10.49	65
Net loans and leases	-13.17	6.29	2	57.68	7.22	96	-8.01	3.36	9	56.96	9.07	96	17.52	9.10	83
Noncore funding	-69.04	-10.65	1	81.39	-25.09	98	-55.10	-14.79	5	140.76	-12.18	99	-0.53	6.59	41
Parent Company Ratios															
Short-term debt / Equity capital	7.25	0.49	96	0	0.52	41	7.30	0.57	96	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	14.22	11.08	70	16.52	11.33	75	14.33	10.95	71	17.57	13.56	72	18.59	13.04	73
Equity investment in subsidiaries / Equity capital	106.63	103.47	69	111.09	102.85	87	107.12	103.22	76	107.66	102.81	79	112.14	103.22	88
Cash from ops + noncash items + op expense / Op expense + dividends	325.88	125.04	90	-350.99	98.58	1	494.19	154.48	97	294.61	147.24	92	339.34	190.27	87

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	156,367	150,942	732,466	507,305	428,671	3.59	107.54
Income from lease financing receivables.....	808	1,175	4,356	4,743	2,820	-31.23	1162.50
Fully taxable income on loans and leases.....	156,494	151,329	733,598	509,728	429,400	3.41	108.01
Tax-exempt income on loans and leases.....	681	788	3,224	2,320	2,091	-13.58	293.64
Estimated tax benefit on income on loans and leases.....	239	277	1,133	815	735	-13.68	159.78
Income on loans and leases (tax equivalent).....	157,414	152,394	737,955	512,863	432,226	3.29	108.50
Investment interest income (tax equivalent).....	20,360	8,128	40,609	23,503	22,902	150.49	245.85
Interest on balances due from depository institutions.....	329	302	1,585	3,301	2,782	8.94	-66.19
Interest income on other earning assets.....	5,612	583	1,883	4,511	6,564	862.61	578.60
Total interest income (tax equivalent).....	183,715	161,407	782,032	544,178	464,474	13.82	120.85
Interest on time deposits of \$250K or more	189	549	1,672	3,990	12,273	-65.57	-90.22
Interest on time deposits < \$250K.....	335	1,051	2,818	17,524	31,710	-68.13	-94.06
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	13,188	14,059	58,150	70,531	97,480	-6.20	95.52
Interest on other borrowings and trading liabilities.....	2,376	10,038	22,416	36,816	37,983	-76.33	-49.10
Interest on subordinated debt and mandatory convertible securities	2,688	2,687	10,754	10,755	6,983	0.04	59.53
Total interest expense.....	18,776	28,384	95,810	139,616	186,429	-33.85	-9.16
Net interest income (tax equivalent).....	164,939	133,023	686,222	404,562	278,045	23.99	163.83
Non-interest income.....	22,490	-6,115	43,654	80,130	78,822		211.54
Adjusted operating income (tax equivalent)	187,429	126,908	729,876	484,692	356,867	47.69	168.77
Overhead expense.....	73,870	63,169	294,426	266,611	231,476	16.94	144.31
Provision for credit losses.....	15,888	-4,204	27,206	62,774	24,227		420.92
Securities gains (losses)	-1,063	23,566	31,392	20,078	1,001		
Other tax equivalent adjustments	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	96,332	92,483	442,356	176,832	102,855	4.16	177.23
Applicable income taxes	19,332	17,560	86,940	43,380	22,793	10.09	150.09
Tax equivalent adjustments	239	292	1,148	874	735	-18.15	154.26
Applicable income taxes (tax equivalent).....	19,571	17,852	88,088	44,254	23,528	9.63	150.14
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	76,761	74,631	354,268	132,578	79,327	2.85	185.10
Discontinued operations, net of applicable income taxes.....	0	-38,036	-39,621	0	0		
Net income attributable to holding company.....	76,761	36,595	314,647	132,578	79,327	109.76	198.14
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	76,761	36,595	314,647	132,578	79,327	109.76	198.14
Investment securities income (tax equivalent).....	20,360	8,128	40,609	23,503	22,902	150.49	245.85
US Treasury and agency securities (excluding mortgage-backed securities)	0	20	52	0	0	-100.00	
Mortgage-backed securities	7,657	1,588	11,154	5,706	9,341	382.18	55.54
All other securities	12,703	6,520	29,403	17,797	13,561	94.83	1217.74
Cash dividends declared.....	1,865	3,391	11,693	14,041	14,459	-45.00	-48.41
Common	0	0	0	0	0		
Preferred.....	1,865	3,391	11,693	14,041	14,459	-45.00	-48.41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.84	2.75	92	3.49	2.96	85	4.08	2.85	94	3.50	3.27	68	4.36	4	75
Less: Interest expense	0.39	0.19	88	0.61	0.27	92	0.50	0.23	88	0.90	0.48	89	1.75	0.98	88
Equals: Net interest income (tax equivalent)	3.44	2.55	93	2.88	2.67	63	3.58	2.60	93	2.60	2.77	31	2.61	3.01	26
Plus: Non-interest income	0.47	0.97	23	-0.13	1.13	1	0.23	1.04	4	0.51	1.21	20	0.74	1.32	26
Equals: adjusted operating income (tax equivalent)	3.91	3.56	77	2.74	3.87	6	3.80	3.70	64	3.11	4.04	11	3.35	4.41	8
Less: Overhead expense	1.54	2.18	11	1.37	2.28	5	1.53	2.17	10	1.71	2.57	13	2.17	2.69	23
Less: Provision for credit losses	0.33	0.04	89	-0.09	-0.12	44	0.14	-0.09	96	0.40	0.51	35	0.23	0.15	73
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	-0.02	0	6	0.51	0.01	97	0.16	0.01	98	0.13	0.02	96	0.01	0.01	67
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	2.01	1.35	89	2	1.78	67	2.31	1.66	87	1.14	1.04	55	0.96	1.56	9
Less: Applicable income taxes (tax equivalent)	0.41	0.31	74	0.39	0.40	51	0.46	0.38	75	0.28	0.23	65	0.22	0.36	12
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.60	1.03	91	1.61	1.36	72	1.85	1.26	91	0.85	0.81	49	0.74	1.19	12
Plus: Net extraordinary items	0	0	50	-0.82	0	0	-0.21	0	0	0	0	50	0	0	50
Equals: Net income	1.60	1.02	91	0.79	1.35	11	1.64	1.26	82	0.85	0.82	48	0.74	1.19	12
Memo: Net income (last four quarters)	1.83	1.17	94	0.96	1.07	37	1.64	1.26	82	0.85	0.82	48	0.74	1.19	12
Net income-BHC and noncontrolling (minority) interest	1.60	1.04	91	0.79	1.37	9	1.64	1.27	82	0.85	0.83	48	0.74	1.20	12
Margin Analysis															
Average earning assets / Average assets	97.57	93.16	94	97.40	93.08	91	97.30	93.08	93	96.31	92.32	91	94.75	91.05	85
Average interest-bearing funds / Average assets	69	60.43	80	79.38	62.97	91	73.62	61.99	83	81.02	64.06	92	79.09	65.57	89
Interest income (tax equivalent) / Average earning assets	3.93	2.96	92	3.58	3.18	72	4.19	3.06	94	3.63	3.55	53	4.60	4.41	65
Interest expense / Average earning assets	0.40	0.20	88	0.63	0.29	92	0.51	0.25	88	0.93	0.52	89	1.85	1.08	88
Net interest income (tax equivalent) / Average earning assets	3.53	2.75	93	2.95	2.88	52	3.68	2.80	93	2.70	3.01	24	2.75	3.33	23
Yield or Cost															
Total loans and leases (tax equivalent)	4.56	3.88	84	3.95	4.05	45	4.70	4.01	86	3.79	4.27	22	4.64	5.09	23
Interest-bearing bank balances	0.37	0.18	94	0.21	0.10	95	0.26	0.14	96	0.69	0.27	94	2.57	2.04	79
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.44	
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.93	2.93	92	3.58	3.15	76	4.18	3.04	94	3.62	3.51	55	4.59	4.36	66
Investment securities (tax equivalent)	2.03	1.78	74	2.39	1.84	86	2.32	1.77	86	2.84	2.25	89	3.55	2.76	95
US Treasury and agency securities (excluding mortgage-backed securities)		1.09		0.40	1.30	10	0.52	1.14	15	0	1.75	1		2.32	
Mortgage-backed securities	1.36	1.67	17	1.07	1.60	11	1.12	1.57	11	1.76	2.05	23	3.20	2.61	93
All other securities	2.57	2.75	49	3.19	2.93	65	2.56	2.81	44	3.17	3.24	56	4.07	4.06	65
Interest-bearing deposits	0.34	0.16	89	0.55	0.26	91	0.46	0.21	91	0.94	0.53	88	1.85	1.10	89
Time deposits of \$250K or more	0.35	0.48	35	0.68	0.82	41	0.53	0.66	38	1.47	1.42	51	2.35	1.96	83
Time deposits < \$250K	0.51	0.44	68	1.25	0.78	87	0.96	0.62	84	1.68	1.36	76	2.20	1.82	73
Other domestic deposits	0.45	0.13	95	0.65	0.17	98	0.57	0.15	97	1.03	0.36	96	2.05	0.93	96
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.46	0.16	89	0.07	0.18	31	0.07	0.17	34	0.18	0.62	10	2.28	1.86	72
Other borrowed funds and trading liabilities	1.67	1.14	68	0.78	1.38	30	0.68	1.27	30	0.94	1.50	25	2.49	2.38	59
All interest-bearing funds	0.57	0.31	88	0.77	0.42	88	0.68	0.37	87	1.11	0.74	82	2.21	1.49	84

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	22,490	-6,115	43,654	80,130	78,822
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	940	863	3,774	13,835	12,815
Trading revenue.....	933	2,533	3,187	-3,830	3,172
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	642	419	1,993	1,501	1,356
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	1,969	2,746	13,719	3,620	2,331
Other non-interest income.....	18,006	-12,676	20,981	65,004	59,148
Total overhead expenses	73,870	63,169	294,426	266,611	231,476
Personnel expense.....	26,607	23,971	108,202	126,008	107,632
Net occupancy expense.....	3,057	2,621	12,160	12,892	13,114
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	58	58	233	897	1,303
Other operating expenses.....	44,148	36,519	173,831	126,814	109,427
Fee income on mutual funds and annuities.....	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	665	587	641	835	867
Average personnel expense per employee.....	40.01	40.84	168.80	150.91	124.14
Average assets per employee.....	28,801.70	31,508.59	29,932.54	18,640.87	12,297.86

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.26	11	2.10		0	2.17	11	0	2.02	10	0	2.72	10	
Overhead expenses / Net Interest Income + non-interest income	39.46	61.09	5	49.89	59.31	15	40.40	59.28	4	55.11	62.28	25	65	61.29	68
Percent of Average Assets															
Total overhead expense	1.54	2.18	11	1.37	2.28	5	1.53	2.17	10	1.71	2.57	13	2.17	2.69	23
Personnel expense.....	0.56	1.21	4	0.52	1.28	1	0.56	1.21	3	0.81	1.30	10	1.01	1.41	15
Net occupancy expense.....	0.06	0.23	4	0.06	0.24	2	0.06	0.23	3	0.08	0.26	2	0.12	0.28	6
Other operating expenses.....	0.92	0.71	82	0.79	0.73	67	0.91	0.72	82	0.82	0.94	57	1.04	0.97	69
Overhead less non-interest income	1.07	1.18	40	1.50	1.10	83	1.31	1.10	66	1.20	1.25	44	1.43	1.32	53
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	39.41	60.59	5	49.78	58.69	15	40.34	58.83	4	55.01	61.82	26	64.86	60.64	70
Personnel expense.....	14.20	33.94	2	18.89	33.28	4	14.82	32.93	1	26	32.36	20	30.16	32.39	35
Net occupancy expense.....	1.63	6.43	5	2.07	6.42	5	1.67	6.23	5	2.66	6.58	4	3.67	6.52	9
Other operating expenses.....	23.59	19.35	80	28.82	18.45	90	23.85	19.18	81	26.35	22.28	79	31.03	21.20	88
Total non-interest income	12	26.24	15	-4.82	28.42	0	5.98	27.67	2	16.53	28.83	24	22.09	29.23	40
Fiduciary activities income	0	2.31	13	0	2.15	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	0.50	3.51	8	0.68	3.21	9	0.52	3.27	9	2.85	3.27	41	3.59	3.88	44
Trading revenue.....	0.50	0.53	70	2	0.97	80	0.44	0.62	66	-0.79	1.28	1	0.89	1.18	60
Investment banking fees and commissions.....	0	2.33	7	0	2.51	7	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue.....	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.34	1.49	50	0.33	0.99	52	0.27	0.60	55	0.31	0.01	75	0.38	0.28	72
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.05	1.74	46	2.16	3.74	45	1.88	3.30	43	0.75	3.92	33	0.65	1.86	32
Other non-interest income.....	9.61	8.92	66	-9.99	8.65	0	2.87	9.27	6	13.41	9.65	76	16.57	10.04	85
Overhead less non-interest income	27.41	33.42	32	54.59	29.66	96	34.36	30.52	58	38.47	31.93	68	42.78	31.06	88
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.07	20.83	42	18.99	21.04	27	19.65	21.18	31	24.53	18.63	87	22.16	20.56	63
Applicable income tax + TE / Pretax net operating income + TE	20.32	22.92	21	19.30	22.74	13	19.91	22.67	13	25.03	21.18	80	22.87	23.23	46

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2022

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	4,178,370	3,963,508	3,829,718	4,123,047	4,722,213	5.42	24.78
Commercial and industrial loans	3,944,535	6,284,491	4,870,643	6,450,887	1,491,825	-37.23	420.64
Loans to individuals	1,931,725	1,440,176	1,774,868	1,269,374	1,218,620	34.13	2715.56
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		-100.00
Other loans and leases	4,018,889	4,480,131	4,093,656	3,988,943	2,618,415	-10.30	111.19
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	14,073,519	16,168,306	14,568,885	15,832,251	10,051,073	-12.96	69.89
Less: Allowance for loan and lease losses	145,847	128,736	137,804	144,176	56,379	13.29	265.69
Net loans and leases	13,927,672	16,039,570	14,431,081	15,688,075	9,994,694	-13.17	68.94
Debt securities that reprice or mature in over 1 year	2,097,333	1,016,067	1,813,302	838,444	554,049	106.42	108.95
Mutual funds and equity securities	4,724	4,828	5,000	3,853	2,406	-2.15	-65.12
Subtotal	16,029,729	17,060,465	16,249,383	16,530,372	10,551,149	-6.04	73.08
Interest-bearing bank balances	220,086	513,243	483,795	615,264	179,410	-57.12	44.52
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	2,046,696	421,009	1,978,273	367,988	23,150	386.14	
Trading assets	21,954	36,502	27,295	54,027	39,880	-39.86	103.94
Total earning assets	18,318,465	18,031,219	18,738,746	17,567,651	10,793,589	1.59	94.37
Non-interest-bearing cash and due from depository institutions	68,924	64,311	42,453	78,090	33,095	7.17	175.65
Premises, fixed assets, and leases	20,597	26,385	21,567	29,322	29,621	-21.94	64.63
Other real estate owned	35	57	35	57	173	-38.60	-98.72
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	770,097	871,607	780,443	764,128	664,239	-11.65	74.26
Total assets	19,178,118	18,993,579	19,583,244	18,439,248	11,520,717	0.97	93.59
Quarterly average assets	19,153,132	18,495,540	19,219,244	18,224,746	11,240,403	3.56	99.25
Average loans and leases (YTD)	13,802,699	15,431,546	15,709,598	13,534,628	9,323,365	-10.56	75.58
Memoranda							
Loans held-for-sale	3,004	46,106	16,254	79,086	486,328	-93.48	-99.82
Loans not held-for-sale	14,070,515	16,122,200	14,552,631	15,753,165	9,564,745	-12.73	113.21
Real estate loans secured by 1–4 family	597,822	456,037	484,249	470,845	555,088	31.09	11.96
Commercial real estate loans	3,574,000	3,500,631	3,338,752	3,645,298	4,160,248	2.10	-28.68
Construction and land development	94,697	83,086	111,327	117,506	79,856	13.97	57.14
Multifamily	1,754,826	1,697,360	1,535,715	1,768,839	2,396,710	3.39	-49.06
Nonfarm nonresidential	1,724,477	1,720,185	1,691,710	1,758,953	1,683,682	0.25	14.49
Real estate loans secured by farmland	6,548	6,840	6,717	6,904	6,877	-4.27	-30.77
Total investment securities	4,148,753	1,441,904	3,796,575	1,210,285	579,605	187.73	307.82
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	20,053	0	20,034	0	-100.00	
Municipal securities	7,950	18,527	8,430	18,291	0	-57.09	
Mortgage-backed securities	2,194,348	590,485	1,838,871	361,851	278,322	271.62	159.59
Asset-backed securities	1,347,981	550,087	1,364,227	409,512	0	145.05	
Other debt securities	593,750	257,924	580,047	396,744	298,877	130.20	274.75
Mutual funds and equity securities	4,724	4,828	5,000	3,853	2,406	-2.15	-65.12
Available-for-sale securities	4,144,029	1,437,076	3,791,575	1,206,432	577,199	188.37	307.36
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	20,053	0	20,034	0	-100.00	
Municipal securities	7,950	18,527	8,430	18,291	0	-57.09	
Mortgage-backed securities	2,194,348	590,485	1,838,871	361,851	278,322	271.62	159.59
Asset-backed securities	1,347,981	550,087	1,364,227	409,512	0	145.05	
Other debt securities	593,750	257,924	580,047	396,744	298,877	130.20	274.75
Mutual funds and equity securities	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation)	-88,902	7,362	-8,476	32,244	19,308		
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0	-100.00	
Structured notes, fair value	10,225	17,589	11,315	18,849	20,375	-41.87	-98.41

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	4,598,650	2,805,211	4,462,868	2,359,501	398,283	63.93	279.67
NOW, ATS and transaction accounts	2,751,180	1,390,663	2,736,490	1,061,621	330,372	97.83	766.14
Time deposits less brokered deposits < \$250K	-802,945	-1,727,438	-1,966,123	-1,440,650	-9,806		
MMDA and other savings accounts	8,632,265	7,728,269	9,074,306	7,239,380	6,253,565	11.70	165.88
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	15,179,150	10,196,705	14,307,541	9,219,852	6,972,414	48.86	205.47
Time deposits of \$250K or more	169,261	347,961	259,024	297,741	205,162	-51.36	-85.02
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	550,000	365,000	75,000	250,000	538,000	50.68	155.81
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	249,844	850,000	700,000	850,000	521,358	-70.61	-77.32
Other borrowings w/remaining maturity over 1 year	123,386	3,408,294	223,085	4,539,053	473,630	-96.38	-35.83
Brokered deposits < \$250K	1,079,875	2,045,358	2,214,437	1,794,840	1,473,177	-47.20	-12.78
Noncore funding	2,172,366	7,016,613	3,471,546	7,731,634	3,211,327	-69.04	-43.96
Trading liabilities	18,487	36,532	26,517	57,478	24,565	-49.40	74.49
Subordinated notes and debentures + trust preferred securities	181,743	181,464	181,673	181,394	181,116	0.15	67.03
Other liabilities	248,966	373,544	229,750	131,804	78,500	-33.35	304.46
Total liabilities	17,800,712	17,804,858	18,217,027	17,322,162	10,467,922	-0.02	97.20
Equity Capital							
Perpetual preferred stock (including surplus)	137,793	217,471	137,793	217,471	217,471	-36.64	-36.64
Common stock	34,882	33,519	34,722	32,986	32,617	4.07	11.92
Common surplus	542,402	515,318	542,391	455,592	444,218	5.26	26.60
Retained earnings	780,629	438,802	705,733	438,581	381,519	77.90	261.69
Accumulated other comprehensive income	-62,548	5,391	-4,980	-5,764	-1,250		
Other equity capital components	-55,752	-21,780	-49,442	-21,780	-21,780		
Total holding company equity capital	1,377,406	1,188,721	1,366,217	1,117,086	1,052,795	15.87	56.56
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,377,406	1,188,721	1,366,217	1,117,086	1,052,795	15.87	56.56
Total liabilities and capital	19,178,118	18,993,579	19,583,244	18,439,248	11,520,717	0.97	93.59
Memoranda							
Non-interest-bearing deposits	4,598,650	2,805,211	4,462,868	2,359,502	1,345,208	63.93	279.67
Interest-bearing deposits	11,829,636	9,784,813	12,318,134	8,952,931	7,305,545	20.90	93.11
Total deposits	16,428,286	12,590,024	16,781,002	11,312,433	8,650,753	30.49	123.91
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,366,217	1,117,086	1,117,086	1,052,795	956,816		
Accounting restatements	0	0	0	-61,475	0		
Net income	76,761	36,595	314,647	132,578	79,327		
Net sale of new perpetual preferred stock	0	0	-82,497	0	0		
Net sale of new common stock	171	8,774	37,050	11,743	10,269		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	6,310	0	27,662	0	571		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,865	3,391	11,693	14,041	14,459		
Change in other comprehensive income	-57,568	11,155	784	-4,514	21,413		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	18,502	18,502	0	0		
Holding company equity capital, ending balance	1,377,406	1,188,721	1,366,217	1,117,086	1,052,795		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	21.79	37.11	22	20.87	36.10	19	19.56	36.25	18	22.36	36.22	21	40.99	37.78	45
Commercial and industrial loans	20.57	10.78	89	33.09	13.88	98	24.87	10.76	94	34.98	13.52	99	12.95	12.02	58
Loans to individuals	10.07	3.61	85	7.58	3.42	83	9.06	3.36	85	6.88	3.40	79	10.58	4.20	83
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.17	12	0	0.19	10	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases.....	20.96	4.19	97	23.59	4.29	97	20.90	4.47	96	21.63	4.63	96	22.73	5.01	97
Net loans and leases.....	72.62	59.31	82	84.45	60.99	98	73.69	58.67	84	85.08	61.58	98	86.75	63.77	98
Debt securities over 1 year.....	10.94	19.47	20	5.35	16.70	6	9.26	19.46	15	4.55	15.55	9	4.81	14.60	8
Mutual funds and equity securities	0.02	0.06	47	0.03	0.06	50	0.03	0.06	49	0.02	0.05	47	0.02	0.06	48
Subtotal	83.58	80.04	57	89.82	78.43	94	82.98	79.22	59	89.65	78.16	94	91.58	79.65	96
Interest-bearing bank balances	1.15	7.18	8	2.70	9.08	11	2.47	8.50	13	3.34	7.51	24	1.56	3.06	38
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	10.67	1.65	97	2.22	1.59	73	10.10	1.56	96	2	1.68	67	0.20	1.91	15
Trading assets	0.11	0.52	62	0.19	0.56	52	0.14	0.49	55	0.29	1.01	49	0.35	1.19	62
Total earning assets.....	95.52	91.28	93	94.93	91.48	89	95.69	91.77	90	95.27	91.05	96	93.69	89.53	88
Non-interest cash and due from depository institutions.....	0.36	0.96	8	0.34	1	5	0.22	0.82	5	0.42	1.07	7	0.29	1.14	5
Other real estate owned.....	0	0.01	23	0	0.02	12	0	0.01	19	0	0.02	11	0	0.03	15
All other assets.....	4.12	7.70	10	4.73	7.44	18	4.10	7.35	11	4.30	7.82	6	6.02	9.27	16
Memoranda															
Short-term investments	11.82	10.28	64	4.92	11.92	15	12.57	11.47	61	5.33	11.17	23	1.76	7.63	18
U.S. Treasury securities.....	0	1.80	9	0	0.98	13	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0	0.79	11	0.11	0.73	36	0	0.82	11	0.11	0.63	37	0	0.54	13
Municipal securities	0.04	1.72	22	0.10	1.77	25	0.04	1.73	21	0.10	1.69	26	0	1.34	7
Mortgage-backed securities	11.44	14.04	38	3.11	12.38	5	9.39	14.14	31	1.96	11.75	6	2.42	11.44	8
Asset-backed securities	7.03	0.56	97	2.90	0.35	92	6.97	0.50	98	2.22	0.32	91	0	0.28	25
Other debt securities	3.10	0.55	95	1.36	0.46	82	2.96	0.53	95	2.15	0.42	94	2.59	0.39	93
Loans held-for-sale.....	0.02	0.40	26	0.24	0.46	47	0.08	0.55	38	0.43	0.52	57	4.22	0.39	96
Loans held for investment	73.37	59.15	84	84.88	61.15	98	74.31	58.06	87	85.43	61.72	98	83.02	63.50	96
Real estate loans secured by 1–4 family	3.12	11.67	13	2.40	11.69	11	2.47	11.46	10	2.55	11.91	13	4.82	13.29	20
Revolving	0.10	1.40	14	0.12	1.51	15	0.11	1.42	16	0.13	1.66	17	0.28	2.07	21
Closed-end, secured by first liens	2.96	9.94	15	2.22	9.76	11	2.31	9.67	14	2.34	9.81	14	4.44	10.69	25
Closed-end, secured by junior liens	0.05	0.17	31	0.06	0.21	29	0.05	0.17	33	0.09	0.22	35	0.10	0.28	35
Commercial real estate loans	18.64	23.42	37	18.43	22.27	38	17.05	22.69	35	19.77	22.22	41	36.11	22.23	82
Construction and land development	0.49	3.49	16	0.44	3.32	12	0.57	3.34	17	0.64	3.40	20	0.69	3.44	19
Multifamily	9.15	3.52	87	8.94	3.21	90	7.84	3.57	85	9.59	3.12	91	20.80	3.01	97
Nonfarm nonresidential	8.99	15.11	27	9.06	14.77	26	8.64	14.57	29	9.54	14.72	30	14.61	14.69	50
Real estate loans secured by farmland	0.03	0.33	40	0.04	0.33	41	0.03	0.30	42	0.04	0.33	42	0.06	0.36	46

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	29.69	61.87	12	24.51	57.91	8	26.29	61.05	12	26.04	57.15	12	46.98	57.46	34
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	29.69	61.87	12	24.51	57.91	8	26.29	61.05	12	26.04	57.15	12	46.98	57.46	34
Real estate loans secured by 1–4 family.....	4.25	20.07	8	2.82	19.43	8	3.32	19.86	8	2.97	19.43	10	5.52	20.75	11
Revolving	0.14	2.35	14	0.14	2.45	14	0.14	2.43	14	0.15	2.64	15	0.32	3.15	20
Closed-end.....	4.11	17.49	11	2.68	16.76	9	3.18	17.24	9	2.82	16.59	10	5.20	17.39	13
Commercial real estate loans	25.40	38.39	27	21.65	35.36	23	22.92	37.86	25	23.02	34.63	26	41.39	33.52	61
Construction and land development.....	0.67	5.82	11	0.51	5.29	8	0.76	5.65	10	0.74	5.26	10	0.79	5.09	14
1–4 family.....	0.01	1.29	13	0	1.05	11	0.01	1.18	12	0.01	0.93	13	0.01	0.94	17
Other.....	0.66	4.49	11	0.51	4.21	8	0.76	4.40	12	0.74	4.19	10	0.78	4.02	14
Multifamily.....	12.47	5.66	85	10.50	5.08	87	10.54	5.78	84	11.17	4.96	88	23.85	4.69	97
Nonfarm nonresidential	12.25	25	25	10.64	23.47	21	11.61	24.56	25	11.11	22.93	24	16.75	22.15	37
Owner-occupied.....	5.15	8.44	34	3.95	7.93	28	4.89	8.29	34	3.93	7.68	28	5.41	7.72	38
Other.....	7.10	16.32	22	6.69	15.25	20	6.72	15.94	22	7.18	14.95	24	11.35	14.34	39
Real estate loans secured by farmland.....	0.05	0.59	40	0.04	0.56	38	0.05	0.54	42	0.04	0.54	36	0.07	0.55	42
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	28.03	18.81	80	38.87	23.16	88	33.43	18.86	86	40.75	22.17	92	14.84	19.53	38
Loans to individuals	13.73	6.52	78	8.91	6.02	73	12.18	6.24	77	8.02	6.13	70	12.12	7.13	76
Credit card loans	0.01	0.51	48	0	0.50	50	0.01	0.53	50	0	0.65	49	0	0.81	46
Agricultural loans.....	0	0.31	12	0	0.33	10	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases.....	28.56	8.03	92	27.71	8.05	92	28.10	8.75	91	25.20	9.09	89	26.05	9.85	90
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	264.10	395.39	24	302.98	382.51	35	254.42	391.81	24	328.99	381.27	39	430.99	391.26	50
Real estate loans secured by 1–4 family.....	37.79	125.02	14	34.86	124.29	13	32.17	126.06	11	37.57	125.03	15	50.66	138.18	18
Revolving	1.26	14.84	15	1.70	16.14	17	1.37	15.44	16	1.88	17.42	18	2.92	21.26	20
Closed-end.....	36.52	108.83	16	33.16	106.79	16	30.80	108.85	16	35.69	106.14	18	47.75	115.20	20
Commercial real estate loans	225.90	249.33	43	267.60	237.40	54	221.80	245.88	42	290.87	234.65	59	379.70	229.44	83
Construction and land development.....	5.99	36.95	17	6.35	35.26	16	7.40	35.95	19	9.38	35.62	21	7.29	34.95	20
1–4 family.....	0.10	8.02	14	0.05	6.84	10	0.05	7.42	11	0.07	6.34	13	0.10	6.61	16
Other.....	5.88	28.49	17	6.30	28.01	17	7.34	28.11	19	9.31	28.16	22	7.19	27.32	20
Multifamily.....	110.92	37.99	88	129.75	34.02	92	102.02	38.66	86	141.14	32.74	93	218.75	31.04	97
Nonfarm nonresidential	109	160.85	29	131.50	157.71	37	112.39	158.05	31	140.35	155.06	40	153.67	152.10	47
Owner-occupied.....	45.82	53.96	46	48.78	52.99	50	47.33	52.99	49	49.60	52.37	50	49.59	53.07	50
Other.....	63.18	105.37	29	82.72	102.29	36	65.06	102.54	28	90.75	100.54	42	104.08	97.41	56
Real estate loans secured by farmland.....	0.41	3.46	39	0.52	3.50	43	0.45	3.22	42	0.55	3.44	42	0.63	3.60	45
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	249.32	113.45	94	480.41	145.22	99	323.57	114.45	96	514.74	139.91	99	136.16	122.02	59
Loans to individuals	122.10	36.67	87	110.09	35.91	87	117.91	34.55	87	101.29	37.47	87	111.22	43.51	86
Credit card loans	0.05	2.64	52	0.04	2.59	51	0.05	2.77	53	0.02	3.30	50	0.02	4.34	47
Agricultural loans.....	0	1.66	12	0	1.94	10	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases.....	254.02	47.86	99	342.48	47.52	99	271.96	51.06	98	318.29	49.54	97	238.98	52.44	96
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.92	30.57	34	19.21	27.81	26	20.53	30.07	30	19.79	27.32	29	36.53	26.45	74
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	203.84	198.65	50	237.46	185.94	65	198.69	195.33	52	250.05	183.76	71	335.08	178.57	89
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	249.66	256.17	47	286.24	243.39	57	246.02	252.85	46	299.65	240.85	60	384.67	236.10	83

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	11.82	10.28	64	4.92	11.92	15	12.57	11.47	61	5.33	11.17	23	1.76	7.63	18
Liquid assets	5.67	28.10	2	4.65	27.16	1	5.11	29.03	2	5.27	26.22	1	4.61	22.44	1
Investment securities	21.63	21.67	53	7.59	18.78	8	19.39	21.63	46	6.56	17.85	9	5.03	16.99	7
Net loans and leases	72.62	59.31	82	84.45	60.99	98	73.69	58.67	84	85.08	61.58	98	86.75	63.77	98
Net loans, leases and standby letters of credit	72.72	60.12	81	84.56	61.79	98	73.78	59.49	84	85.18	62.48	98	87.09	64.84	98
Core deposits	79.15	76.85	42	53.69	73.69	11	73.06	75.71	26	50	70.67	13	60.52	63.09	31
Noncore funding	11.33	9.46	70	36.94	11.95	92	17.73	10.30	81	41.93	14.13	93	27.87	19.36	76
Time deposits of \$250K or more	0.88	1.46	37	1.83	1.96	55	1.32	1.58	52	1.61	2.11	44	1.78	2.94	28
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	2.87	1.11	83	1.92	1.22	77	0.38	1.23	38	1.36	1.47	65	4.67	1.94	81
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	2.87	0.44	91	1.92	0.60	85	0.38	0.54	54	1.36	0.54	77	4.67	0.48	96
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.30	1.03	68	4.48	1.11	89	3.57	1	90	4.61	1.24	89	4.53	3.01	69
Earning assets that reprice within 1 year	35.44	36.68	48	35.74	38.67	39	33.95	37.37	44	39.63	39.38	48	41.07	39.29	53
Interest-bearing liabilities that reprice within 1 year	1.44	6.16	8	2.82	7.73	11	1.94	6.39	10	2.82	8.20	13	12.73	10.19	75
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	34	29.01	60	32.92	29.49	53	32.01	29.65	58	36.82	29.11	65	28.34	26.63	54
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.59	-1.97	55	35.65	-0.51	95	6.21	-2.33	79	40.82	3.20	95	28.52	14.45	84
Net short-term noncore funding dependence	-1.80	-6.65	65	15.34	-6.88	96	4.45	-7.71	88	13.18	-4.76	90	21.29	3.38	91
Short-term investment / Short-term noncore funding	114.59	265.83	31	26.31	246.74	6	77.29	273.46	22	31.10	184.19	12	8.27	77.77	7
Liquid assets - short-term noncore funding / Nonliquid assets	-4.92	35.38	4	-14.73	30.67	2	-11.76	36.68	3	-12.54	28.18	3	-17.46	16.97	4
Net loans and leases / Total deposits	84.78	73.06	77	127.40	76.22	97	86	72.79	80	138.68	79.43	97	115.54	90.31	89
Net loans and leases / Core deposits	91.76	78.05	76	157.30	83.77	97	100.86	78.25	84	170.16	88.34	96	143.35	103.93	88
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.53			0.62			0.12			1.57				0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-6	-8.82	65	0.59	1.31	35	-0.59	-0.25	39	2.75	4.31	29	1.86	1.36	68
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15		0			-0.02			0.02				0	
Percent of Investment Securities															
Held-to-maturity securities	0	20.27	8	0	12.84	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	99.89	77.97	89	99.67	85.49	75	99.87	83.77	84	99.68	87.23	75	99.58	85.40	81
U.S. Treasury securities	0	8.39	9	0	5.10	13	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0	3.73	11	1.39	4.35	44	0	4.12	11	1.66	4.01	49	0	3.49	13
Municipal securities	0.19	7.89	18	1.28	9.71	26	0.22	8.22	18	1.51	9.83	30	0	7.75	7
Mortgage-backed securities	52.89	65.55	30	40.95	66.67	13	48.43	66.54	20	29.90	66.64	7	48.02	67.43	21
Asset-backed securities	32.49	2.78	97	38.15	1.97	97	35.93	2.50	97	33.84	1.91	96	0	1.66	24
Other debt securities	14.31	3.16	91	17.89	3.05	93	15.28	3.08	90	32.78	3.01	96	51.57	2.94	96
Mutual funds and equity securities	0.11	0.30	50	0.33	0.36	68	0.13	0.29	52	0.32	0.35	66	0.42	0.40	64
Debt securities 1 year or less	49.33	8.63	97	29.20	9.29	90	52.11	7.78	96	30.41	10.55	89	3.99	11.86	28
Debt securities 1 to 5 years	17.26	18.50	54	54.78	16.09	94	13.87	18.25	47	28.20	17.03	75	4.76	17.94	28
Debt securities over 5 years	33.30	70.45	10	15.69	72.48	4	33.89	71.11	9	41.08	69.86	17	90.83	66.02	88
Pledged securities	0.25	29.79	2	1.22	33.48	5	0.30	32.26	3	1.56	35.67	7	3.52	30.57	9
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	142.63	-1.29	97	192.63	156.41	68	150.40	27.98	92	385.41	183.32	84	272.17	26.69	95
Investment securities	187.73	28.40	98	106.76	31.91	91	213.69	31.36	98	108.81	23.62	94	-12.84	11.75	4
Core deposits	48.86	14.47	93	49.27	29.18	88	55.18	16.94	95	32.23	26.88	75	27.31	11.23	86
Noncore funding	-69.04	-10.65	1	81.39	-25.09	98	-55.10	-14.79	5	140.76	-12.18	99	-0.53	6.59	41

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			4,589,298	3,204,252	2,704,716
Commit: Secured commercial real estate loans	379,959	173,737	201,854	233,107	256,185
Commit: Unsecured real estate loans	200,492	157,316	201,817	2,879	1,647
Credit card lines (reported semiannually, June/Dec)			3,496	2,398	942
Securities underwriting	0	0	0	0	0
Standby letters of credit	18,790	20,847	16,468	17,655	39,215
Commercial and similar letters of credit	8,829	9,665	9,184	9,511	9,641
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	68,308	110,420	68,556	106,305	105,305
Credit derivatives - notional amount (holding company as beneficiary)	60,766	63,188	61,388	63,778	61,774
Credit derivative contracts w/ purchased credit protection-investment grade	129,073	173,608	129,943	170,083	167,079
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	6,417	8,634	7,547	7,748	3,897
Written options contracts (interest rate)	131,610	103,043	132,345	102,441	39,300
Purchased options contracts (interest rate)	131,610	103,043	132,345	102,441	39,300
Interest rate swaps	1,435,270	1,785,030	1,463,066	2,758,393	2,129,565
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)							23.43	22.78	61	17.38	22.01	42	23.48	23.52	58
Standby letters of credit	0.10	0.64	8	0.11	0.67	7	0.08	0.65	7	0.10	0.71	7	0.34	0.84	30
Commercial and similar letters of credit	0.05	0.02	81	0.05	0.02	85	0.05	0.02	85	0.05	0.02	86	0.08	0.02	88
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.36	0.26	71	0.58	0.28	76	0.35	0.24	72	0.58	0.35	74	0.91	0.42	82
Credit derivatives - notional amount (holding company as beneficiary)	0.32	0.18	77	0.33	0.18	77	0.31	0.18	77	0.35	0.30	76	0.54	0.52	83
Credit derivative contracts w/ purchased credit protection-investment grade	0.67	0.19	82	0.91	0.17	87	0.66	0.18	83	0.92	0.25	86	1.45	0.30	89
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	8.89	45.51	34	10.53	42.67	33	8.86	46.30	32	16.11	48.62	41	19.20	68.47	47
Interest rate contracts	8.89	33.09	36	10.53	30.32	36	8.86	32.46	35	16.11	34.36	43	19.20	47.31	50
Interest rate futures and forward contracts	0.03	4.02	35	0.05	4.59	33	0.04	3.25	30	0.04	6.21	27	0.03	10.67	25
Written options contracts (interest rate)	0.69	1.59	60	0.54	2	47	0.68	1.41	60	0.56	2.18	41	0.34	2.47	44
Purchased options contracts (interest rate)	0.69	1.35	72	0.54	1.45	66	0.68	1.31	72	0.56	1.46	65	0.34	2.65	59
Interest rate swaps	7.48	19.54	38	9.40	20.33	41	7.47	20.49	38	14.96	20.83	51	18.48	28.86	57
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							29.21	44.98	30	23.67	42.82	26	29.01	45.53	37

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,704,907	1,999,750	1,735,303	2,971,023	2,212,062
Interest rate contracts	1,704,907	1,999,750	1,735,303	2,971,023	2,212,062
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	6,417	8,634	7,547	7,748	3,897
Written options	131,610	103,043	132,345	102,441	39,300
Exchange-traded	0	0	0	0	0
Over-the-counter	131,610	103,043	132,345	102,441	39,300
Purchased options	131,610	103,043	132,345	102,441	39,300
Exchange-traded	0	0	0	0	0
Over-the-counter	131,610	103,043	132,345	102,441	39,300
Swaps	1,435,270	1,785,030	1,463,066	2,758,393	2,129,565
Held for trading	1,704,907	1,774,750	1,735,303	1,896,023	1,487,062
Interest rate contracts	1,704,907	1,774,750	1,735,303	1,896,023	1,487,062
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	0	225,000	0	1,075,000	725,000
Interest rate contracts	0	225,000	0	1,075,000	725,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,833,980	2,173,358	1,865,246	3,141,105	2,379,142
One year or less	143,766	296,448	135,470	295,969	92,806
Over 1 year to 5 years	1,165,391	1,075,258	1,174,178	1,547,223	1,211,290
Over 5 years	524,823	801,652	555,598	1,297,913	1,075,046
Gross negative fair value (absolute value)	18,248	37,354	26,343	97,761	46,180
Gross positive fair value	21,954	36,295	27,161	53,897	23,389
Held for trading	21,954	36,295	27,161	53,701	23,389
Non-traded	0	0	0	196	0
Current credit exposure on risk-based capital derivative contracts	21,954	36,497	27,293	54,223	23,608
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Percent of Notional Amount															
Interest rate contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Foreign exchange contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.38	10.22	23	0.43	12.82	24	0.43	11.16	21	0.26	14.05	17	0.18	13.49	14
Written options	7.72	6.03	68	5.15	8.11	53	7.63	6.28	67	3.45	8.18	39	1.78	5.91	38
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	7.72	5.74	71	5.15	7.80	53	7.63	5.96	68	3.45	7.73	42	1.78	5.10	41
Purchased options	7.72	3.59	76	5.15	3.58	72	7.63	3.27	75	3.45	3.42	66	1.78	4.42	56
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	7.72	3.11	79	5.15	3.15	74	7.63	2.87	80	3.45	2.86	68	1.78	3.35	59
Swaps	84.18	74.58	50	89.26	69.64	64	84.31	74.26	53	92.84	68.76	73	96.27	69.75	76
Held for trading	100	38.74	97	88.75	42.14	75	100	40.42	97	63.82	43.53	52	67.23	44.16	55
Interest rate contracts	100	32.48	97	88.75	36.29	85	100	34.15	97	63.82	36.62	62	67.23	37.24	66
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	0	61.26	2	11.25	57.86	25	0	59.58	2	36.18	56.47	47	32.77	55.84	44
Interest rate contracts	0	57.41	2	11.25	54.11	25	0	56.71	3	36.18	53.82	48	32.77	52.22	45
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	107.57	92.63	92	108.68	90.92	92	107.49	92.53	92	105.72	91.48	87	107.55	93.86	91
One year or less	8.43	27.97	37	14.82	26.80	46	7.81	27.56	31	9.96	32.05	35	4.20	32.17	19
Over 1 year to 5 years	68.36	26.35	96	53.77	28.69	87	67.66	27.01	97	52.08	27.06	89	54.76	30.45	83
Over 5 years	30.78	29.53	53	40.09	30.03	62	32.02	29.89	53	43.69	29.56	67	48.60	28.09	70
Gross negative fair value (absolute value)	1.07	1.21	46	1.87	1.21	73	1.52	0.98	75	3.29	1.55	83	2.09	0.83	91
Gross positive fair value	1.29	1.52	54	1.81	1.70	52	1.57	1.34	64	1.81	2.23	44	1.06	1.19	46
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.06	38	0.03	0.05	58	0.02	0.04	54	0.08	0.07	78	0.04	0.06	77
Gross positive fair value (X)	0.01	0.06	38	0.03	0.07	42	0.02	0.05	40	0.05	0.09	43	0.02	0.07	43
Held for trading (X)	0.01	0.04	67	0.03	0.05	58	0.02	0.04	60	0.05	0.07	57	0.02	0.06	57
Non-traded (X)	0	0.01	4	0	0.01	6	0	0.01	5	0	0.02	13	0	0.01	5
Current credit exposure (X)	0.01	0.04	50	0.03	0.05	49	0.02	0.04	50	0.05	0.06	52	0.02	0.05	45
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.16	0.47	48	0.31	0.61	45	0.21	0.46	45	0.46	0.85	46	0.23	0.73	43

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	137,804	144,176	144,176	56,379	39,972
Gross losses	9,171	13,560	37,867	58,429	9,589
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,945	1,038	4,069	3,623	1,769
Net losses	7,226	12,522	33,798	54,806	7,820
Provision for loan and lease losses	15,269	-2,918	27,426	62,774	24,227
Adjustments	0	0	0	79,829	0
Ending balance	145,847	128,736	137,804	144,176	56,379
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.32	0.04	89	-0.06	-0.11	51	0.14	-0.09	96	0.40	0.51	35	0.23	0.15	73
Provision for loan and lease losses / Average loans and leases	0.44	0.06	88	-0.08	-0.20	55	0.17	-0.16	93	0.46	0.82	24	0.26	0.24	61
Provision for loan and lease losses / Net loan and lease losses	211.31	49.50	75	-23.30	-168.35	52	81.15	-105.48	74	114.54	487.86	3	309.81	130.58	92
Allowance for loan and lease losses / Total loans and leases not held for sale	1.04	1.20	37	0.80	1.49	10	0.95	1.23	25	0.92	1.58	12	0.59	0.83	30
Allowance for loan and lease losses / Total loans and leases	1.04	1.17	38	0.80	1.47	10	0.95	1.20	29	0.91	1.55	12	0.56	0.81	28
Allowance for loan and lease losses / Net loans and leases losses (X)	5.05	38.27	16	2.57	18.09	2	4.08	21.39	7	2.63	11.58	7	7.21	8.03	64
Allowance for loan and lease losses / Nonaccrual assets	333.15	355.27	57	264.21	291.29	55	277.71	364.13	49	204.48	299.17	41	262.83	218.72	74
ALLL / 90+ days past due + nonaccrual loans and leases	293.55	284.19	60	254.21	246.27	63	270.17	287.08	59	198.98	244.34	46	231.12	151.73	77
Gross loan and lease losses / Average loans and leases	0.27	0.17	74	0.35	0.24	73	0.24	0.19	69	0.43	0.34	70	0.10	0.28	29
Recoveries / Average loans and leases	0.06	0.07	51	0.03	0.08	23	0.03	0.08	21	0.03	0.07	24	0.02	0.08	17
Net losses / Average loans and leases	0.21	0.09	82	0.32	0.16	80	0.22	0.11	80	0.40	0.27	75	0.08	0.21	34
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	5.14	10.98	20	1.78	7.39	11	6.96	34.67	10	37.78	33.98	65	37.19	36.22	62
Earnings coverage of net loan and lease losses (X)	15.41	38.54	45	7.13	25.70	27	13.87	39.72	35	4.36	22.91	20	16.16	24.40	53
Net Loan and Lease Losses By Type															
Real estate loans	-0.05	-0.01	9	0.12	0.03	83	0.06	0.02	82	0.59	0.04	98	0.01	0.01	52
Real estate loans secured by 1-4 family	-0.10	-0.02	9	0.05	-0.01	89	-0.03	-0.02	30	-0.02	0.01	20	-0.01	0.01	34
Revolving	-0.58	-0.08	4	0.90	-0.03	97	0.16	-0.07	96	0	0.01	54	-0.01	0.02	27
Closed-end	-0.08	-0.02	8	0.01	-0.01	75	-0.04	-0.01	20	-0.02	0	17	-0.01	0	32
Commercial real estate loans	-0.04	0	10	0.13	0.05	80	0.08	0.04	75	0.67	0.07	98	0.01	0.01	56
Construction and land development	-0.05	-0.02	16	-0.05	0	12	-0.04	0	18	-0.03	0	20	-0.05	-0.01	20
1-4 family	-0.05	0	3	-0.05	0	3	-0.04	0	3	-0.03	0	5	-0.05	0	3
Other	0	-0.01	71	0	0	57	0	0	44	0	0	36	0	-0.01	37
Multifamily	-0.08	0	3	0.27	0	97	0.07	0.01	89	0	0	58	0.02	0	90
Nonfarm nonresidential	0	0.01	27	0.01	0.07	58	0.09	0.05	76	1.39	0.11	99	-0.01	0.02	18
Owner-occupied	0	0	21	0.03	0.01	86	0.10	0.01	96	0	0.02	37	-0.01	0.01	13
Other	0	0	25	-0.02	0.06	8	-0.01	0.04	10	1.39	0.08	99	0	0.01	21
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0	0.11	32	0.02	0.20	30	0.02	0.17	24	0.01	0.47	8	-0.02	0.37	2
Loans to individuals	1.61	0.70	88	3.05	1.06	90	1.71	0.71	87	2.35	1.13	82	0.64	1.17	33
Credit card loans	29.20	1.88	98	2.56	2.41	47	25.03	1.84	97	0	2.92	9	0	3.11	7
Agricultural loans		0			0.02			0.02			0.19			0.08	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.16	32	0	0.09	37	0	0.10	32	0	0.15	25	0	0.15	22

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		157,051		29,046		26,378		27,792		33,873
90+ days past due loans and leases		5,906		1,917		1,386		1,951		2,943
Nonaccrual loans and leases.....		43,778		48,724		49,621		70,507		21,451
Total past due and nonaccrual loans and leases.....		206,735		79,687		77,385		100,250		58,267
Restructured 30–89 days past due		662		938		1,240		769		934
Restructured 90+ days past due		768		1,070		972		1,128		1,259
Restructured nonaccrual		3,882		3,636		3,673		3,599		2,046
Total restructured loans and leases		5,312		5,644		5,885		5,496		4,239
30–89 days past due loans held for sale		0		12		0		1,017		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		507		643		507		18,469		1,325
Total past due and nonaccrual loans held for sale.....		507		655		507		19,486		1,325
Restructured loans and leases in compliance		10,864		9,840		10,219		9,975		9,050
Other real estate owned.....		35		57		35		57		173
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	1.12	0.32	94	0.18	0.33	29	0.18	0.32	36	0.18
90+ days past due loans and leases	0.04	0.10	57	0.01	0.11	38	0.01	0.10	37	0.01
Nonaccrual loans and leases.....	0.31	0.44	37	0.30	0.65	18	0.34	0.46	38	0.45
90+ days past due and nonaccrual loans and leases.....	0.35	0.59	31	0.31	0.82	14	0.35	0.62	29	0.46
30–89 days past due restructured.....	0	0.01	61	0.01	0.01	66	0.01	0.01	70	0
90+ days past due restructured	0.01	0	83	0.01	0	82	0.01	0	84	0.01
Nonaccrual restructured.....	0.03	0.10	28	0.02	0.13	18	0.03	0.10	26	0.02
30–89 days past due loans held for sale	0	0	39	0	0	83	0	0	40	0.01
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	83	0	0	81	0	0	85	0.12
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	1.12	0.32	94	0.18	0.33	29	0.18	0.32	36	0.18
90+ days past due assets	0.04	0.10	57	0.01	0.11	37	0.01	0.10	35	0.01
Nonaccrual assets	0.31	0.45	37	0.30	0.66	18	0.34	0.47	38	0.45
30+ days past due and nonaccrual assets	1.47	0.94	82	0.49	1.18	17	0.53	0.97	27	0.63
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.26	0.35	44	0.27	0.50	26	0.26	0.36	39	0.39
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.36	40	0.27	0.53	23	0.26	0.37	37	0.39
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.29	0.41	39	0.32	0.58	24	0.32	0.41	45	0.45
Allowance for loan and lease losses	38.47	62.77	30	47.10	69.27	38	45.05	62.64	40	57.18
Equity capital + allowance for loan and lease losses	3.68	3.67	54	4.60	5.03	53	4.13	3.60	64	6.54
Tier 1 capital + allowance for loan and lease losses.....	3.45	4.23	46	4.43	5.96	40	3.96	4.30	53	6.26
Loans and leases + other real estate owned	0.40	0.69	30	0.37	0.97	12	0.43	0.71	30	0.52

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.45	0.26	82	0.34	0.31	66	0.20	0.26	43	0.33	0.39	53	0.49	0.38	69
	90+ days past due		0	0.13	48	0.01	0.13	42	0.01	0.12	47	0	0.16	39	0.02	0.16	44
	Nonaccrual.....		0.77	0.51	77	0.96	0.76	72	1	0.52	85	1.38	0.76	85	0.31	0.46	40
Commercial and industrial	30–89 days past due		3.16	0.26	98	0.06	0.22	24	0.09	0.24	26	0.03	0.23	11	0.16	0.31	36
	90+ days past due		0.12	0.03	88	0	0.02	15	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		0.14	0.53	20	0.11	0.69	9	0.12	0.57	16	0.11	0.75	10	0.16	0.83	16
Individuals	30–89 days past due		0.70	0.67	61	0.65	0.53	64	0.76	0.63	64	0.87	0.83	57	0.68	0.83	40
	90+ days past due		0.05	0.08	61	0.12	0.11	69	0.06	0.09	61	0.14	0.14	66	0.18	0.17	69
	Nonaccrual.....		0.33	0.16	81	0.24	0.22	61	0.30	0.17	77	0.37	0.28	71	0.19	0.17	62
Depository institution loans	30–89 days past due			0			0.01			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due			0.16			0.17			0.07			0.17			0.24	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.71			0.44			0.70			0.49			0.67	
Foreign governments	30–89 days past due			0			0.03			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.13	34	0.05	0.13	55	0.03	0.12	55	0.03	0.18	45	0	0.20	14
	90+ days past due		0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.08	22	0.01	0.15	46	0	0.09	21	0.05	0.15	54	0.07	0.13	55

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.88	0.44	85	0.72	0.47	76	1.20	0.46	92	1.75	0.65	89	2.41	0.67	93
	90+ days past due	0.03	0.25	60	0.06	0.28	58	0.05	0.24	60	0.04	0.33	54	0.09	0.31	60
	Nonaccrual	1.93	0.68	90	2.77	0.88	93	2.31	0.71	92	2.79	0.89	92	1.62	0.73	87
Revolving	30–89 days past due	0	0.27	6	1.14	0.31	89	0	0.28	9	1.87	0.48	93	0.77	0.45	80
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	10.36	1.02	97	8.04	1.31	95	10.15	1.18	96	7.64	1.13	94	4.88	1	94
Closed-end	30–89 days past due	0.91	0.46	85	0.70	0.48	72	1.26	0.49	91	1.74	0.65	89	2.51	0.70	93
	90+ days past due	0.03	0.28	62	0.06	0.31	60	0.06	0.26	60	0.04	0.38	55	0.10	0.35	61
Junior lien	30–89 days past due	1.63	0.66	88	2.50	0.85	92	1.96	0.67	92	2.54	0.87	91	1.42	0.70	86
	Nonaccrual	0.01	0.01	55	0.08	0.01	94	0	0.01	11	0	0.02	10	0.03	0.02	71
	30–89 days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	66
	90+ days past due	0.01	0.03	35	0.05	0.05	61	0.01	0.03	34	0.08	0.04	76	0.08	0.04	73
Commercial real estate	30–89 days past due	0.38	0.16	87	0.30	0.22	70	0.05	0.15	37	0.15	0.26	49	0.24	0.18	70
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0.01	0.03	51
	Nonaccrual	0.58	0.37	76	0.72	0.62	62	0.81	0.38	83	1.20	0.62	85	0.14	0.23	40
Construction and development	30–89 days past due	0	0.19	17	0	0.22	15	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
1–4 family	Nonaccrual	0.07	0.17	51	0.07	0.50	43	0.06	0.20	48	0	0.41	11	0	0.20	12
	30–89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
Other	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
	30–89 days past due	0	0.14	20	0	0.16	17	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.07	0.14	62	0.07	0.43	49	0.06	0.16	59	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	0.61	0.06	93	0.37	0.08	89	0.11	0.07	74	0.17	0.09	77	0.09	0.08	70
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	1.02	0.12	93	1.21	0.13	96	1.48	0.17	96	1.23	0.11	96	0.17	0.05	84
Nonfarm non-residential	30–89 days past due	0.17	0.13	70	0.24	0.20	66	0	0.13	6	0.13	0.23	51	0.46	0.14	90
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0.02	0.03	63
Owner Occupied	Nonaccrual	0.15	0.45	27	0.27	0.78	23	0.26	0.45	44	1.25	0.80	74	0.11	0.28	24
	30–89 days past due	0.17	0.04	95	0.11	0.06	81	0	0.04	10	0.13	0.07	76	0.32	0.07	97
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0.02	0.01	72
Other	Nonaccrual	0.15	0.17	49	0.14	0.32	30	0.26	0.17	72	0.14	0.27	32	0.10	0.16	44
	30–89 days past due	0	0.08	12	0.12	0.12	60	0	0.08	14	0	0.14	11	0.14	0.07	79
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.24	7	0.14	0.40	31	0	0.23	7	1.11	0.44	84	0	0.10	19
Farmland	30–89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due	5.33	0.87	97	1.92	0.75	95	7.75	0.81	98	0	0.95	7	0	1.19	6
	90+ days past due	0	0.45	16	0	0.56	14	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual	6.60	0.12	98	1.71	0.10	98	1.78	0.10	98	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	521,531	527,057	527,671	466,797	455,055										
Retained earnings	826,831	497,872	767,335	501,831	381,519										
Accumulated other comprehensive income (AOCI)	-62,548	5,391	-4,980	-5,764	-1,250										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,285,814	1,030,320	1,290,026	962,864	835,324										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	3,678	3,911	3,736	13,789	14,764										
Accumulated other comprehensive income-related adjustments	-62,548	5,391	-4,980	-5,764	-1,250										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,344,684	1,021,018	1,291,270	954,839	821,810										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,344,684	1,021,018	1,291,270	954,839	821,810										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	137,793	217,471	137,793	217,471	217,471										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	137,793	217,471	137,793	217,471	217,471										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	137,793	217,471	137,793	217,471	217,471										
Tier 1 Capital	1,482,477	1,238,489	1,429,063	1,172,310	1,039,281										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	181,743	72,267	181,673	72,222	72,041										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	87,487	0	95,050	88,559										
Allowance for loan and lease losses in tier 2 capital	85,435	49,042	56,659	61,537	56,428										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	267,178	208,796	238,332	228,809	217,028										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	267,178	208,796	238,332	228,809	217,028										
Exited advanced approach tier 2 capital															
Total capital	1,749,655	1,447,285	1,667,395	1,401,119	1,256,309										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	19,199,578	18,554,609	19,280,848	18,287,996	11,240,403										
Less: Deductions from common equity tier 1 capital	3,678	3,911	3,736	13,789	14,764										
Less: Other deductions	0	3,941,718	0	4,637,090	0										
Total assets for leverage ratio	19,195,900	14,608,980	19,277,112	13,637,117	11,225,639										
Total risk-weighted assets	13,591,751	11,636,868	12,937,300	11,818,749	10,293,587										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	9.89	12.18	16	8.77	12.54	2	9.98	12.37	17	8.08	12.35	1	7.98	12.11	2
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.91	12.88	18	10.64	13.31	5	11.05	13.11	18	9.92	13.08	2	10.10	12.78	7
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.87	14.72	17	12.44	15.37	2	12.89	14.91	16	11.86	15.23	1	12.20	14.36	13
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.72	9.06	17	8.48	9.15	35	7.41	8.98	15	8.60	9.13	37	9.26	9.76	41
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets	332,239			281,923			333,705			280,067			272,546		17.85	55.98	

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11			
Premium income / Insurance activities revenue	3.33			2.23			2.76			2.84			7.32					
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91					
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.40	12.22	82	20.62	11	91	21.30	12	87	21.27	11.03	92	24.88	11.51	93			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	27,149	0	26,003	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	27,149	0	26,003	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	27,149	0	26,003	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33		0.69		0	0.66	33	0	0.87	31		1.25	
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		10.28			-100		-6.17	2		6.83			-2.40		22.48
Total selected assets.....		17.19			-100		-2.56	3		9.48			2.04		-100
Deposits		-5.48			2.95					0.73			3.46		10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.01	0.02	0.01	0.02	0.02	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	20,000	32,982	172,982	65,000	70,000	-39.36	156.41
Dividends	20,000	32,982	172,982	65,000	70,000	-39.36	156.41
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	20,000	32,982	172,982	65,000	70,000	-39.36	156.41
Securities gains (losses)	0	0	0	0	0		
Other operating income	239	0	-2,809	0	0		
Total operating income	20,239	32,982	170,173	65,000	70,000	-38.64	159.47
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	3,181	2,420	10,879	9,681	5,425	31.45	117.43
Other expenses	1,190	771	3,122	1,498	744	54.35	135.18
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,371	3,191	14,001	11,179	6,169	36.98	121.99
Income (loss) before taxes	15,868	29,791	156,172	53,821	63,831	-46.74	172.13
Applicable income taxes (credit)	-952	-5,260	-6,964	-2,703	-1,391		
Extraordinary items							
Income before undistributed income of subsidiaries	16,820	35,051	163,136	56,524	65,222	-52.01	66.93
Equity in undistributed income of subsidiaries	59,941	1,544	151,510	76,054	14,105	3782.19	282.50
Bank subsidiaries	59,941	571	151,510	74,632	13,434	10397.55	244.94
Nonbank subsidiaries	0	973	0	1,422	671	-100.00	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	76,761	36,595	314,646	132,578	79,327	109.76	198.14
Memoranda							
Bank net income	79,941	33,553	324,492	139,632	83,434	138.25	217.52
Nonbank net income	0	973	0	1,422	671	-100.00	
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,468,710	87.63	1,315,678	94.91	1,463,528	87.93	1,198,857	1,178,166	11.63	65.52
Common and preferred stock		1,468,710	87.63	1,315,678	94.91	1,463,725	87.94	1,198,857	1,178,166	11.63	65.52
Excess cost over fair value		0	0	0	0	-197	-0.01	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		0	0	4,827	0.35	0	0	3,853	2,406	-100.00	-100.00
Common and preferred stock		0	0	4,827	0.35	0	0	3,853	2,406	-100.00	-100.00
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		21,575	1.29	0	0	20,575	1.24	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		177,200	10.57	58,717	4.24	172,755	10.38	110,626	62,643	201.79	168.15
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		8,587	0.51	7,029	0.51	7,526	0.45	970	6,583	22.17	26.63
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		1,676,072	100.00	1,386,251	100.00	1,664,384	100.00	1,314,306	1,249,798	20.91	72.12
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		99,844	5.96	0	0	99,772	5.99	0	0		
Borrowings with maturity over 1 year		123,385	7.36	124,138	8.95	123,315	7.41	124,037	120,921	-0.61	41.35
Subordinated notes and debentures		72,449	4.32	72,268	5.21	72,403	4.35	72,222	74,750	0.25	
Other liabilities		2,791	0.17	1,124	0.08	2,677	0.16	961	1,332	148.31	-58.06
Balance due to subsidiaries and related institutions		197	0.01	0	0	0	0	0	0		
Total liabilities		298,666	17.82	197,530	14.25	298,167	17.91	197,220	197,003	51.20	217.92
Equity Capital		1,377,406	82.18	1,188,721	85.75	1,366,217	82.09	1,117,086	1,052,795	15.87	56.56
Perpetual preferred stock (income surplus)		137,793	8.22	217,471	15.69	137,793	8.28	217,471	217,471	-36.64	-36.64
Common stock		34,882	2.08	33,519	2.42	34,722	2.09	32,986	32,617	4.07	11.92
Common surplus		542,402	32.36	515,318	37.17	542,391	32.59	455,592	444,218	5.26	26.60
Retained earnings		780,629	46.57	438,802	31.65	705,733	42.40	438,581	381,519	77.90	261.69
Accumulated other comprehensive income		-62,548	-3.73	5,391	0.39	-4,980	-0.30	-5,764	-1,250		
Other equity capital components		-55,752	-3.33	-21,780	-1.57	-49,442	-2.97	-21,780	-21,780		
Total liabilities and equity capital		1,676,072	100.00	1,386,251	100.00	1,664,384	100.00	1,314,306	1,249,798	20.91	72.12
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	22.09	9.94	96	12.88	12.54	57	25.44	11.94	97	12.85	7.29	89	7.94	9.68	23
Bank net income / Average equity investment in banks	21.81	10.44	93	10.67	12.55	39	24.04	11.80	95	12.23	7.45	85	7.59	10.51	13
Nonbank net income / Average equity investment in nonbanks		11.36		89.68	12.53	98	0	13.12	16	59.35	9.75	95	36.03	7.89	93
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income	104.14	97.54	61	91.69	95.97	22	103.13	96.79	63	105.32	88.16	63	105.18	82.22	68
Nonbank net income / Parent net income	0	3.43	16	2.66	2.83	69	0	3.40	15	1.07	3.59	54	0.85	5.93	49
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	21.68	16.87	73	16.62	17.74	65	21.82	16.81	73	17.65	20.06	66	18.71	20.43	66
Total debt / Equity capital	21.47	11.65	79	16.52	11.90	74	21.63	11.71	79	17.57	14.41	72	18.59	14.31	72
Total debt + notes payable to subs that issued TPS / Equity capital	21.47	13.71	77	16.52	14.30	70	21.63	13.63	77	17.57	16.67	70	18.59	16.36	71
Total debt + Loans guaranteed for affiliate / Equity capital	21.47	11.72	79	16.52	12.02	74	21.63	11.77	79	17.57	14.68	72	18.59	14.56	72
Total debt / Equity capital – excess over fair value	21.47	11.75	79	16.52	12	73	21.63	11.81	79	17.57	14.52	72	18.59	14.51	71
Long-term debt / Equity capital	14.22	11.08	70	16.52	11.33	75	14.33	10.95	71	17.57	13.56	72	18.59	13.04	73
Short-term debt / Equity capital	7.25	0.49	96	0	0.52	41	7.30	0.57	96	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	-0.01	0.05	0	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	64.18	40.81	66	5.47	35.48	26	48.35	39.86	52	4.16	34.67	23	29.89	28.44	52
Double Leverage															
Equity investment in subs / Equity capital	106.63	103.47	69	111.09	102.85	87	107.12	103.22	76	107.66	102.81	79	112.14	103.22	88
Total investment in subs / Equity capital	106.63	108.45	57	111.09	108.21	76	107.12	108.40	64	107.66	110.16	64	112.14	111.07	75
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.30	0.38	56	0.90	0.22	85	0.31	0.29	60	0.65	0.47	61	1.61	0.36	91
Equity investment in subs – equity cap / Net income-div (X)	0.30	1.31	25	0.99	0.74	71	0.32	1.05	22	0.72	1.82	27	1.97	1.22	80
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	345.88	129.62	93	581.01	111.20	97	689.41	152.85	97	268.45	136.59	89	346.09	177.68	89
Cash from ops + noncash items + op expense / Op expense + dividend	325.88	125.04	90	-350.99	98.58	1	494.19	154.48	97	294.61	147.24	92	339.34	190.27	87
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	177.87	98.29	82	-687.45	85.35	0	350.18	98.54	97	289.99	134.08	91	200.73	116.34	91
Pretax operating income + interest expense / Interest expense	598.84	2,251.18	36	1,331.03	1,142.88	65	1,535.54	1,835.33	56	655.94	2,016.32	38	1,276.61	1,968.54	50
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	598.84	1,728.15	35	1,331.03	1,357.31	64	1,535.54	1,770.77	58	655.94	1,539.23	39	1,276.61	1,632.83	53
Dividends + interest from subsidiaries / Interest expense + dividends	396.35	145.40	93	567.58	117.86	97	766.36	174.12	96	274.01	150.43	87	352.04	210.80	84
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	41.16	20.52	88	10.79	33.13	25	26.91	47.61	59	9.44	35.64	25	5.49	57.11	12
Other Ratios															
Net assets that reprice within 1 year / Total assets	5.01	3.42	68	4.66	3.97	61	4.68	3.44	62	8.42	3.85	81	5.43	2.64	75
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	3.30	1.70	85	0	1.80	15	0	1.76	16	0.02	2.66	38	0.02	5.62	33
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0.02	0.08	81	0.02	0.19	76

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	11.09	64.91	4	9.67	74.87	8	7.17	66.37	5	24.84	81.10	12	22.17	57.84	17
Dividends declared / Net income	2.43	33.46	10	9.27	23.13	23	3.72	28.27	11	10.59	42.29	14	18.23	33.08	24
Net income – dividends / Average equity.....	21.56	6.76	97	11.69	9.52	70	24.49	8.62	97	11.48	4.14	91	6.49	6.46	50
Percent of Dividends Paid															
Dividends from bank subsidiaries	1,072.39	124.34	99	972.63	101.14	97	1,479.36	155.92	97	462.93	132.17	95	484.13	178.13	91
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	1,072.39	153.16	99	972.63	128.99	97	1,479.36	203.53	97	462.93	174.85	92	484.13	260.40	86
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	25.02	43.39	38	98.30	30.63	93	53.31	45.96	55	46.55	60.28	38	83.90	66.55	68
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	25.02	49.34	34	98.30	33.49	93	53.31	51.33	53	46.55	62.88	36	83.90	69.36	61
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		31.46		0	47.24	21		62.63		0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....		2.20		0	2.80	33		2.44		0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries		0.46		0	0.53	40		0.37		0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....		0.06		0	0.09	45		0.07		0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries		39.06		0	69.48	11		87.22		0	79.84	8	0	150.41	6
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.82	60.28	64	100	58.57	94	101.65	74.16	98	100	69.76	96	100	67.32	97
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	98.82	73.91	48	100	71.70	91	101.65	83.13	98	100	82.20	93	100	78.80	95
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	6.88	25	0	10.59	21	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	0	225.56	14		142.34		0	158.10	15		135.13			83.37	
Loans and advances from subsidiaries / Total debt	0	28.43	14	0	29.59	12	0	26.38	13	0	27.08	12	0	28.33	11